Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District ofILLINOIS(State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	Check if this is an amended filing

## Official Form 101

### **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part '	1:	Identify Yourself		
			About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. <b>\</b>	Your f	ull name		
g	govern	ne name that is on your ment-issued picture cation (for example,	Jacquita First name	First name
У		iver's license or	Lazette Middle name  Jackson	Middle name
ic	dentific	our picture cation to your meeting e trustee.	Last name	Last name
			Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. <b>/</b>	All oth	ner names you		
	nave ι years	used in the last 8	First name	First name
		your married or names.	Middle name	Middle name
			Last name	Last name
			First name	First name
			Middle name	Middle name
			Last name	Last name
	-	he last 4 digits of Social Security	xxx - xx - <u>8012</u>	xxx - xx
r I	numbe ndivid	r or federal ual Taxpayer cation number	OR	OR
	ueniill	Cauon number	<b>9</b> xx - xx	9xx - xx

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Document Jackson Jacquita Lazette Debtor 1 Case Number (if known) \_

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	Business name  Business name  EIN  EIN	Business name  Business name  EIN
5.	Where you live	7029 S. Paulina St. Number Street	If Debtor 2 lives at a different address:  Number Street
		Chicago  City  State  ZIP Code  COOK  County  If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.  Number Street  P.O. Box  City  State  ZIP Code	County  If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.  Number Street  P.O. Box  City State ZIP Code
6.	Why you are choosing this district to file for bankruptcy.	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  I have another reason. Explain. (See 28 U.S.C. § 1408	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  I have another reason. Explain. (See 28 U.S.C. § 1408

Debtor 1 Ja

Jacquita Lazette

Document Jackson Page 3 of 57

Case Number (if known)

Pa	rt 2: Tell the Court About Your	Bankruptcy	Case					
7.	The chapter of the  Bankruptcy Code you  Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.							
	are choosing to file under	■ Chapter 7						
		☐ Chap	ter 11					
		☐ Chap	ter 12					
		☐ Chap	ter 13					
8.	How you will pay the fee	I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.						
			eed to pay the fee in installments. If you choose this option, sign and attach the plication for Individuals to Pay The Filing Fee in Installments (Official Form 103A).					
		By la less pay t	w, a judge may, but is than 150% of the offici he fee in installments).	not required to, waiv al poverty line that a If you choose this o	est this option only if you are filing for Chapter 7. we your fee, and may do so only if your income is applies to your family size and you are unable to option, you must fill out the <i>Application to Have the</i> B) and file it with your petition.			
9.	Have you filed for bankruptcy within the	■ No						
	last 8 years?	☐ Yes.	District None	When	Case Number			
					MM / DD / YYYY			
			District None	When	Case Number			
					MM / DD / YYYY			
			District	When	Case Number			
					MM / DD / YYYY			
10.	Are any bankruptcy	■ No						
	cases pending or being filed by a spouse who is	☐ Yes.	Debtor		Relationship to you			
	not filing this case with				Case Number, if known			
	you, or by a business parter, or by affiliate?				MM / DD / YYYY			
			Debtor		Relationship to you			
			District	When	Case Number, if known			
11.	Do you rent your residence?	□ No. ■ Yes.	Go to line 12 Has your landlord obtain residence?	ned an eviction judgme	ent against you and do you want to stay in your			
			■ No. Go to line 12.	Statement About an E	Eviction Judgment Against You (Form 101A) and file it with			

Debtor 1 Jacquita Lazette Document Jackson Page 4 of 57

Case Number (if known)

<ul> <li>Are you a sole proprietor of any full- or part-time business?</li> <li>A sole proprietorship is a</li> </ul>	■ No. □ Yes.	Go to Part 4.  Name and location of b	ousiness				
business you operate as an individual, and is not a separate legal entity such as		Name of business, if any					
a corporation, partnerhsip, or LLC.  If you have more than one sole proprietorship, use a separate sheed and attach it to this petition.		Number Street					
to this petition.		City				State	Zip Code
		Check the appropriate	box to describ	e your business:			
		☐ Health Care Busi	ness (as defin	ed in 11 U.S.C. §	101(27A))		
		☐ Single Asset Rea	l Estate (as de	efined in 11 U.S.C	. § 101(51B))		
		Stockbroker (as o	defined in 11 L	J.S.C. § 101(53A)	)		
		☐ Commodity Broke	er (as defined	in 11 U.S.C. § 10	1(6))		
		☐ None of the abov	е				
For a definition of small business debtor, see 11 U.S.C. § 101(51D).		am filing under Chapter the Bankruptcy Code. I am filing under Chapter Bankruptcy Code.				_	
Part 4: Report if You Own or H	lave Any Hazard	ous Property or Any Prop	erty That Nee	ds Immediate Atte	ntion		
. Do you own or have any	No.						
property that poses or is alleged to pose a threat of imminent and	_	What is the hazard?					
indentifiable hazard to public health or safety? Or do you own any							
property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		If immediate attention is	needed, why	s it needed?			
		Where is the property?					
			Number	Street			
			City			State	e ZIP Code

Debtor 1

Jacquita Lazette

Jackson

Page 5 of 57 Case Number (if known)

Part 5:

**Explain Your Efforts to Rece** 

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

ive a Briefing About Credit Counseling		

#### About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing a	bout
credit counseling because of:	

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. approved You must file a certificate from the agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Case 16-15603 Doc 1 Filed 05/06/16 Entered 05/06/16 16:42:29 Desc Main Document Page 6 of 57 Jacquita Lazette Jackson Debtor 1 Case Number (if known) Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) What kind of debts do as "incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and Do you estimate that after administrative expenses are paid that funds will be available to distribute to unsecured creditors? any exempt property is No. excluded and administrative expenses Yes. are paid that funds will be available for distribution to unsecured creditors? 1-49 1,000-5,000 **2**5,001-50,000 How many creditors do **50-99** you estimate that you 5,001-10,000 **5**0,001-100,000 owe? ☐ More than 100,000 **100-199** 10,001-25,000 200-999 \$0-\$50,000 **□** \$1,000,001-\$10 million □\$500,000,001-\$1 billion How much do you estimate your assets to \$50,001-\$100,000 **□** \$10,000,001-\$50 million □\$1,000,000,001-\$10 billion be worth? **\$100,001-\$500,000** □ \$50,000,001-\$100 million **□**\$10,000,000,001-\$50 billion □ \$500,001-\$1 million □ \$100,000,001-\$500 million ☐More than \$50 billion \$0-\$50,000 □ \$1.000.001-\$10 million □\$500,000,001-\$1 billion How much do you estimate your liabilities \$50,001-\$100,000 □ \$10,000,001-\$50 million □\$1,000,000,001-\$10 billion to be? **\$100,001-\$500,000** □ \$50,000,001-\$100 million □\$10,000,000,001-\$50 billion □ \$500,001-\$1 million □ \$100,000,001-\$500 million ☐ More than \$50 billion Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Jacquita Lazette Jackson	×
Signature of Debtor 1	Signature of Debtor 2

Executed on

05/02/2016

MM / DD / YYYY

Executed on

MM / DD / YYYY

	Case 10-15	003 DOC 1	Document	Page 7 of 57	5.42.29	Desc Main
Debtor 1	Jacquita	Lazette Jackson		Case Number (if know)		
First Name		Middle Name	Last Name		, ,	
•	r attorney, if you are nted by one	proceed under Char each chapter for wh 11 U.S.C. § 342(b)	oter 7, 11, 12, or 13 of title 1 ich the person is eligible. I and, in a case in which § 70	etition, declare that I have informed to the states Code, and have exalso certify that I have delivered to the states of the sta	cplained the re he debtor(s) the	elief available under he notice required by
if you a	re not represented	the information in th	e schedules filed with the p	etition is incorrect.		
by an a	ttorney, you do not					
need to file this page.		🗶 /s/ Stev	🗶 /s/ Steven Scott Camp		Date: 0	5/02/2016
		Signature of Attorney for Debtor  Date  MM / DD / YYYY				
		Steven	Scott Camp			

IL

State

IL

State

Email address

60603

ZIP Code

ndil@geracilaw.com

Printed name

Firm name

Number

City

Geraci Law L.L.C.

Street

Chicago

61311015

Bar number

55 E. Monroe St., #3400

Contact Phone \_\_312-332-1800

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Fill in this information to identify your case:						
Debtor 1	Jacquita	Lazette	Jackson			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of	_ <u>ILLINOIS</u>			
Case Number (If known)	Г					

### Official Form 106Sum

#### **Summary of Your Assets and Liabilities and Certain Statistical Information**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Part 1 <sub>H</sub> Summarize Your Assets	
	Your assets Value of what you own
Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	\$0
1b. Copy line 62, Total personal property, from Schedule A/B	\$ 1,658
1c. Copy line 63, Total of all property on Schedule A/B	\$ 1,658
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)     2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$0
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)  3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$27,923
Summarize Your Liabilities	
4. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$1,727.48
Schedule J: Your Expenses (Official Form 106J)     Copy your monthly expenses from line 22c of Schedule J	\$1,727.00

Page 9 of 57 Document Jacquita Lazette Case Number (if known) \_ First Name Middle Name Last Name <u>AssetsAmount</u> **EntriesDescription LiabilitiesAmount Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal,

8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit

\$ 2,080.00

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

this form to the court with your other schedules.

Total claim
\$_0.00
\$_0.00
\$_0.00
\$_12,100.00
\$_0.00
\$_0.00
\$_12,100.00

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Fill in this in	formation to ide	ntify your case and this filing:		0 of 57			
Debtor 1	Jacquita	Lazette	Jackson				
Dobtor 2	First Name	Middle Name	Last Name				
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court f	or the : <u>NORTHERN</u> District of	<u>ILLINOIS</u>				
Case Number	г		(State)			Check if this is a	an
(If known)	1004	<u></u>			á	amended filing	
	<u>orm 106A</u>						
	e A/B: Pr				<del></del>		12/15
				fits in more than one category, list the asset arried people are filing together, both are equ			
=		ct information. If more space i se number (if known). Answer		te sheet to this form. On the top of any additi	onal		
		sidence, Building, Land, or Othe		ve an Interest In			
I GI G II		gal or equitable interest in any					
No.							
Yes. 2. Add the dol		portion you own for all of your	entries fro Part 1, includir	ng any entries for pages			
you have at	ttached for Part	1. Write that number here		>			\$0.00
Part 2:	Describe Your Ve	hicles					
Do you own le	ease or have led	ial or equitable interest in any	vehicles whether they are	e registered or not? Include any vehicles			
=	_	·		xecutory Contracts and Unexpired Leases.			
	s, trucks, tractor	s, sport utility vehicles, motoro	cycles				
No.	Describe						
04. Watercraft	t, aircraft, motor	homes, ATVs and other recrea					
Examples: No.	Boats, trailers, mot	ors, personal watercraft, fishing ves	sels, snowmobiles, motorcycle	accessories			
Yes.	Describe						
	-	portion you own for all of your	entries fro Part 2, includi	ng any entries for pages			\$ 0.00
		2. Write that number here					
Part 3:	Describe Your Pe	rsonal and Household Items					
Do you own o	r have any legal	or equitable interest in any of	the following items?			urrent value of th	ie
					Do	not deduct secured exemptions	d claims
06. Household	d goods and furr	nishings			OI V	exemptions	
Examples:	Major appliances, f	furniture, linens, china, kitchenware					
Yes.	Describe						
		Air mattress, linens, dishes			\$100	\$	100.00
07. Electronic						•	
		dios; audio, video, stereo, and digita including cell phones, cameras, me		rs, scanners; music			
No.	Dogoribo						
Yes.	Describe	TV, DVD player, music collection,	cellphone		\$200		
08. Collectible	es of value					\$	200.00
Examples:	Antiques and figuri	nes; paintings, prints, or other artwo		objects;			
No.	ii, oi baseball cald (	someodone, other conections, memor	asma, concetibles				
Yes.	Describe					\$	0.00
						Ψ	

Official Form 106A/B Record # 698667 Schedule A/B: Property Page 1 of 6

Jacquita Case 16-15603 Lazette

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Desc Main

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	for sports and				
		hic, exercise, and other hobby equipn musical instruments	ment; bicycles, pool tables, golf clubs, skis; canoes		
Yes.	Describe				\$0.00
	Pistols, rifles, shot	guns, ammunition, and related equip	ment		
No. Yes.	Describe				s 0.00
11. Clothes  Examples:  No.	Everyday clothes,	furs, leather coats, designer wear, sh	hoes, accessories		<b>,</b>
Yes.	Describe	Necessary wearing apparel		\$500	500.00
12. Jewelry Examples: gold, silver No.	Everyday jewelry,	costume jewelry, engagement rings,	wedding rings, heirloom jewelry, watches, gems,		\$ <u>500.0</u> 0
Yes.	Describe	Earrings, watches, costume jewelry	у	\$50	\$ 50.00
13. Non-farm a Examples:	animals Dogs, cats, birds,	horses			<u>-</u>
Yes.	Describe	ousehold items you did not alre	eady list, including any health aids you did not list		\$0.00
No.		ouseriola items you did not alre	eady list, illiciduling any nearth alds you did not list		
∐Yes.	Describe				\$0.00
			luding any entries for pages you have attached		\$850.00
Part 4:	escribe Your Fir	nancial Assets			
Do you own or	have any legal	or equitable interest in any of t	the following?		Current value of the portion you own?  Do not deduct secured claims or exemptions
16. Cash  Examples:  No.  Yes.	Money you have ir  Describe	n your wallet, in your home, in a safe	deposit box, and on hand when you file your petition		
	<b>f money</b> Checking, savings	s, or other financial accounts; certifica If you have multiple accounts with the	ates of deposit; shares in credit unions, brokerage houses, e same institution, list each.		\$0.00
No. ■ Yes.	Describe	Account Type: Savings Account Checking Account	Institution name: Inland Bank Inland Bank		\$8.00 \$500.00
		publicly traded stocks tment accounts with brokerage firms,	money market accounts		\$ <u>508.0</u> 0
Yes.	Describe	Institution or issuer name:			\$0.00
19. Non-public	ly traded stock	and interests in incorporated a	and unincorporated businesses, including an interest in		_
Yes.	Describe	Name of Entity and Percent of 0	Ownership:		\$0.00

Debtor 1

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Document Page 12 of 57 umber (if known) Case 16-15603 Doc 1 Desc Main 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. No. Yes. Describe..... Issuer name: 0.00 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans Describe..... Type of account and Institution name: Yes 0.00 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications ∏No. Yes. Describe..... Institution name or individual: 300.00 Security deposit on rental unit Landlord 300.00 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) No. Describe..... Issuer name and description: 0.00 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). No. Describe..... Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): Yes. 0.00 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers

	Yes.	Describe	\$	0.00
26.	Patents, co	pyrights, trademarks, trade secrets, and other intellectual property		
		ternet domain names, websites, proceeds from royalties and licensing agreements		
	No.			
	Yes.	Describe		
			\$	<u>0.0</u> 0
27.	Licenses, f	anchises, and other general intangibles		
	Examples: E	uilding permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses		
	No.			
		Describe		
	Yes.	Describe	_	
			\$	<u>0.0</u> 0
Mor	ev or prope	rty owed to you?	Current value of the	
	.,		portion you own?	
			Do not deduct secured clair	ns
			or exemptions	110
			or oxomptions	
28.	Tax refunds	s owed to you		
	No.			
	INO.			
	Yes.	Describe		
			\$	0.00
29.	Family sup	port		
		ast due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement		
	No.			
	=			
	Yes.	Describe		
			\$	<u>0.0</u> 0
30.	Other amou	ints someone owes you		
	Examples: l	Inpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation,		
	Social Secu	ity benefits; unpaid loans you made to someone else		
	No.			
	=	Describe		
	1 1/00			
	Yes.	Describe	•	0 00
	Yes.	Describe	\$	<u>0.0</u> 0
	Yes.	Describe	\$	<u>0.0</u> 0
	∐Yes.	Describe	\$	<u>0.0</u> 0

Jacquita Case 16-15603

Doc 1

Filed 05/06/16

Entered 05/06/16 16:42:29 Page 13 of as yumber (if known)

Desc Main

First Name Middle Name

	lackson
	Lackson
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	Document
	Document
	Last Manage

31.		insurance polic	ies r life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance	
	No.	-	Company Name & Beneficiary:	
	Yes.	Describe		\$ 0.00
32.	Any interes	st in property th	at is due you from someone who has died	·
	-	ne beneficiary of a cause someone ha	living trust, expect proceeds from a life insurance policy, or are currently entitled to receive as died.	
	Yes.	Describe		s 0.00
33.	_	-	s, whether or not you have filed a lawsuit or made a demand for payment ment disputes, insurance claims, or rights to sue	\$
	Yes.	Describe		2 200
34.	Other cont	ingent and unlic	quidated claims of every nature, including counterclaims of the debtor and rights	\$ <u> </u>
	No.			
	Yes.	Describe		\$0.00
35.	Any financ	ial assets you d	id not already list	
	Yes.	Describe		
				\$0.00
			of your entries from Part 4, including any entries for pages you have attached	\$808.00
	for Part 4. V	Vrite that numbe	er here>	<del></del>
P	art 5:	escribe Any Bus	iness-Related Property You Own or Have an Interest In. List any real estate in Part 1.	
37.		n or have any le	gal or equitable interest in any business-related property?	
	No.			
	Yes.			
	Yes.			Current value of the portion you own? Do not deduct secured claims
38.	_	receivable or co	mmissions you already earned	portion you own?
38.	_	receivable or co	mmissions you already earned	portion you own? Do not deduct secured claims
38.	Accounts i	receivable or co	mmissions you already earned	portion you own? Do not deduct secured claims
	Accounts I No. Yes.	Describe	ngs, and supplies	portion you own? Do not deduct secured claims or exemptions
	Accounts I No. Yes.	Describe		portion you own? Do not deduct secured claims or exemptions
	Accounts I No. Yes.  Office equi	Describe	ngs, and supplies	portion you own? Do not deduct secured claims or exemptions  \$
39.	Accounts I No. Yes.  Office equi Examples: No. Yes.	Describe ipment, furnishi Business-related c Describe	ngs, and supplies	portion you own? Do not deduct secured claims or exemptions
39.	Accounts I No. Yes.  Office equi Examples: No. Yes.	Describe  ipment, furnishi Business-related c  Describe  fixtures, equip	ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	portion you own? Do not deduct secured claims or exemptions  \$
39. 40.	Accounts I No. Yes.  Office equi Examples: No. Yes.  Machinery No. Yes.	Describe ipment, furnishi Business-related c Describe	ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	portion you own? Do not deduct secured claims or exemptions  \$
39. 40.	Accounts I No. Yes.  Office equi Examples: No. Yes.  Machinery	Describe  ipment, furnishi Business-related c  Describe  fixtures, equip	ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	portion you own?  Do not deduct secured claims or exemptions  \$ 0.00  \$ 0.00
39. 40.	Accounts I No. Yes.  Office equi Examples: No. Yes.  Machinery No. Yes.  Inventory	Describe  ipment, furnishi Business-related c  Describe  fixtures, equip	ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	portion you own? Do not deduct secured claims or exemptions  \$
39. 40.	Accounts I No. Yes.  Office equi Examples: No. Yes.  Machinery, No. Yes.  Inventory No. Yes.	Describe  pment, furnishi Business-related c  Describe  fixtures, equipi  Describe	ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	portion you own?  Do not deduct secured claims or exemptions  \$ 0.00  \$ 0.00
39. 40.	Accounts I No. Yes.  Office equi Examples: No. Yes.  Machinery No. Yes.  Inventory No. Yes.	Describe  Describe  Describe  fixtures, equip	ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices  ment, supplies you use in business, and tools of your trade	portion you own? Do not deduct secured claims or exemptions  \$
39. 40. 41.	Accounts I No. Yes.  Office equi Examples: No. Yes.  Machinery No. Yes.  Inventory No. Yes.  Interests in No. Yes.	Describe  Describe  Describe  Describe  Describe  Describe  Describe	ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices  ment, supplies you use in business, and tools of your trade  r joint ventures  Name of Entity and Percent of Ownership:	portion you own? Do not deduct secured claims or exemptions  \$
39. 40. 41.	Accounts I No. Yes.  Office equi Examples: No. Yes.  Machinery No. Yes.  Inventory No. Yes.  Interests in No. Yes.	Describe  Describe  Describe  Describe  Describe  Describe  Describe	ngs, and supplies computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices  ment, supplies you use in business, and tools of your trade  or joint ventures	portion you own?  Do not deduct secured claims or exemptions  \$
39. 40. 41.	Accounts I No. Yes.  Office equi Examples: No. Yes.  Machinery No. Yes.  Inventory No. Yes.  Interests in No. Yes.	Describe  Describe  Describe  Describe  Describe  Describe	ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices  ment, supplies you use in business, and tools of your trade  r joint ventures  Name of Entity and Percent of Ownership:	portion you own?  Do not deduct secured claims or exemptions  \$

ebtor 1 Jacquita Case 16-15603 Doc 1 Filed 05/06/16 Entered 05/06/16 16:42:29 Desc Main Page 14 of Page 14 of

44. Any business-related property you did not already list	
No.	
Yes. Describe	
	\$0.00
45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached	
for Part 5. Write that number here>	\$ 0.00
Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.	
If you own or have an interest in farmland, list it in Part 1.	
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?	
No.	
Yes. Describe	
	\$ <u>0.0</u> 0
47. Farm animals  Examples: Livestock, poultry, farm-raised fish	
No.	
Yes. Describe	
Tes. Describe	\$ 0.00
48. Crops—either growing or harvested	¥
No.	
Yes. Describe	
	\$0.00
49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade	
No.	
Yes. Describe	
	\$0.00
50. Farm and fishing supplies, chemicals, and feed	
No.	
Yes. Describe	
	\$ <u> </u>
51. Any farm- and commercial fishing-related property you did not already list	
No.	
Yes. Describe	
	\$ <u>0.0</u> 0
52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached	
for Part 6. Write that number here	\$0.00
Tot Part 0. Write that number here	40.00
Part 7:  Describe All Property You Own or Have an Interest in That You Did Not List Above	
53. Do you have other property of any kind you did not already list?	
Examples: Season tickets, country club membership  No.	
Yes. Describe	\$ 0.00
	φ0.00
54. Add the dollar value of all of your entries from Part 7. Write that number here>	\$0.00
The state of the s	

Debtor 1 December 2 December 3 December 4 De

List the Totals of Each Part of this Form Part 8: \$ 0.00 55. Part 1: Total real estate, line 2 \$ 0.00 56. Part 2: Total vehicles, line 5 \$850.00 57. Part 3: Total personal and household items, line 15 \$808.00 58. Part 4: Total financial assets, line 36 \$ 0.00 59. Part 5: Total business-related property, line 45 \$ 0.00 60. Part 6: Total farm- and fishing-related property, line 52 \$ 0.00 61. Part 7: Total other property not listed, line 54 \$ 1,658.00 \$ 1,658.00 62. Total personal property. Add lines 56 through 61. ..... 63. Total of all property on Schedule A/B. Add line 55 + line 62 \$1,658.00

Official Form 106A/B Record # 698667 Schedule A/B: Property Page 6 of 6

Fill in this information to identify your case:					
Debtor 1	Jacquita	Lazette	Jackson		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for t	he : <u>NORTHERN</u> District of _	ILLINOIS(State)		
Case Number	r				
(If known)					

# Official Form 106C

#### **Schedule C: The Property You Claim as Exempt**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.    You are claiming federal exemptions. 11 U.S.C. § 522(b)(3)   You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)   You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)   Series of the property you list on Schedule A/B that you claim as exempt, fill in the information below.   Brief description of the property and line on Schedule A/B that lists this property   Copy the value from Schedule A/B that lists this property   Copy the value from Schedule A/B   Air mattress, linens, dishes description:   Line from Schedule A/B	Part 1: Identii	fy the Property You Claim as Exempt			
You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)   2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.   Brief description of the property and line on Schedule A/B that lists this property   Current value of the Potential Schedule A/B that lists this property   Copy the value from Schedule A/B that lists this property   Copy the value from Schedule A/B   Air mattress, linens, dishes   100	1. Which set of ex	emptions are you claiming? Check	one only, even if your spo	ouse is filing with you.	
2. For any property you list on Schedule A/B that you claim as exempt, fill in the Information below.    Brief description of the property and line on Schedule A/B that lists this property   Copy the value from Schedule A/B	You are clai	ming state and federal nonbankrupto	cy exemptions . 11 U.S.C.	§ 522(b)(3)	
Brief description of the property and line on Schedule A/B that lists this property    Current value of the portion you own Copy the value from Schedule A/B   Brief Alr mattress, linens, dishes description:   \$ 100   \$	You are clai	ming federal exemptions. 11 U.S.C.	§ 522(b)(2)		
Brief description of the property and line on Schedule A/B that lists this property    Current value of the portion you own Copy the value from Schedule A/B					
Schedule A/B that lists this property  Copy the value from Schedule A/B  Brief Air mattress, linens, dishes description:  Line from Schedule A/B:  Brief TV, DVD player, music collection, cellphone  Line from Schedule A/B:  100 S	2. For any propert	y you list on <i>Schedule A/B</i> that you	u claim as exempt, fill in t	the information below.	
Schedule A/B  Brief Air mattress, linens, dishes \$ 100				Amount of the exemption you claim	Specific laws that allow exemption
description:  Line from Schedule A/B:  Description:  Schedule A/B:  Descri				Check only one box for each exemption	
Schedule A/B:  Brief		Air mattress, linens, dishes	<u>\$_100</u>	<b>\$</b>	735 ILCS 5/12-1001(b) - \$100.00
description: cellphone \$ 200		<u>06</u>			
Schedule A/B: 07 any applicable statutory limit  Brief Necessary wearing apparel \$500 \$ \$100% of fair market value, up to any applicable statutory limit  Brief Earrings, watches, costume jewelry description:  Line from Schedule A/B: 11 \$ 100% of fair market value, up to any applicable statutory limit  Brief Earrings, watches, costume jewelry description:  Line from Schedule A/B: 12 \$ 100% of fair market value, up to any applicable statutory limit			\$_200	<b>\_</b> \$	735 ILCS 5/12-1001(b) - \$200.00
description:  Line from Schedule A/B: 11  Brief description:  Line from Schedule A/B: 11  Brief Schedule A/B: 12  Line from Schedule A/B: 12  \$ 500  \$ 100% of fair market value, up to any applicable statutory limit  735 ILCS 5/12-1001(a),(e) - \$50.00  \$ 100% of fair market value, up to any applicable statutory limit		<u>07</u>			
Schedule A/B: 11 any applicable statutory limit		Necessary wearing apparel	\$_500	<b></b> \$	735 ILCS 5/12-1001(a),(e) - \$500.00
description:  Line from Schedule A/B: 12  Schedule A/B: 12  Schedule A/B: 12  Schedule A/B: 12		11			
Schedule A/B: 12 any applicable statutory limit		Earrings, watches, costume jewelry	\$_50	<b></b>	735 ILCS 5/12-1001(a),(e) - \$50.00
Official Form 106C Record # 698667 Schedule C: The Property You Claim as Exempt Page 1 of 2		12		_	
Official Form 106C Record # 698667 Schedule C: The Property You Claim as Exempt Page 1 of 2					
	Official Form 1060	Record # 698667	Schedule C: T	he Property You Claim as Exempt	Page 1 of 2

Document

Page 17 of 57 Case Number (if known) Debtor 1 Jacquita Lazette Last Name First Name Middle Name

Part 2	litional Page			
	tion of the property and line on 3 that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	Savings Account, Inland Bank, 8.00	\$_8	<b></b> \$	735 ILCS 5/12-1001(b) - \$8.00
Line from Schedule A/B	: 17		100% of fair market value, up to any applicable statutory limit	
Brief description:	Checking Account, Inland Bank, 500.00	\$_500	\$100	735 ILCS 5/12-1001(b) - \$100.00
Line from Schedule A/B	<u> 17 </u>		100% of fair market value, up to any applicable statutory limit	
Brief description:	Security deposit on rental unit, Landlord, 300.00	\$_300	<b></b> \$	735 ILCS 5/12-1001(b) - \$300.00
Line from Schedule A/B	<u> 22 </u>		100% of fair market value, up to any applicable statutory limit	
3. Are you claim	ing a homestead exemption of mor	e than \$155,675?		
	ustment on 4/01/16 and every 3 yea		on or after the date of adjustment	
_	asament on 4/0 i/ to and every 3 yea	is after that for cases filed 0	in or after the date of adjustifient.)	
No.				
	ou acquire the property covered by the	he exemption within 1,215 d	lays before you filed this case?	
☐ No				
☐ Yes.				
Official Form 106	6C Record # 698667	Schedule C: T	he Property You Claim as Exempt	Page 2 of 2

Fill in th	Caso 16 his information to identi		Filad 05/06/16	Entered 05/06/ 8 of 57	16 16:42:29	Desc Main	
Debtor 1	Jacquita	Lazette	Jackson				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if	filing) First Name	Middle Name	Last Name				
United S	states Bankruptcy Court for t	he : <u>NORTHERN</u> District of	<del>-</del>				
Case Nu	ımber		(State)			Check if this	s is an
(If known						amended fil	ing
Sched Be as com information	plete and accurate as pon. If more space is need	s Who Have Clain ossible. If two married peopl ed, copy the Additional Page and case number (if known)	le are filing together, both a e, fill it out, number the ent	are equally responsible f		у	12/15
1. Do any	creditors have claims	secured by your property?					
No	. Check this box and su	bmit this form to the court with	h your other schedules. You	have nothing else to rep	ort on this form.		
☐ Ye	s. Fill in all of the informa	ation below.					
Part 1:	List All Secured Clai	ms				_	_
2. List a	Il secured claims If a c	reditor has more than one sec	cured claim list the creditor	senarately	Column A	Column A	Column C
for ea	ch claim. If more than o	ne creditor has a particular cla claims in alphabetical order ac	aim, list the other creditors in	n Part 2.	Amount of claim  Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any

Fill in this	Caso 16 d		Filed 05/06/16	Entered 05/06/16 16:4	42:29	Desc Main	l
				3 61 61			
Debtor 1	Jacquita	Lazette	Jackson				
	First Name	Middle Name	Last Name				
Debtor 2	) First Name	Middle Name	Last Name				
(Spouse, if filing	) First Name	Middle Name	Last Name				
United State	es Bankruptcy Court for th	ie : <u>NORTHERN</u> Distr					
Case Numb	per		(State)			Check i	f this is an
(If known)						amende	ed filing
Official I	Form 106E/F						
		•					12/15
			Unsecured Claims	s and Part 2 for creditors with NONP	DIODITY -I-	-1	
/B: Property reditors with eeded, copy	v (Official Form 106A/b n partially secured cla the Part you need, fil ditional pages, write y	B) and on Schedule G: ims that are listed in S	Executory Contracts and Une chedule D: Creditors Who Ha ries in the boxes on the left. A	a claim. Also list executory contracts expired Leases (Official Form 106G). ve Claims Secured by Property. If mo attach the Continuation Page to this	Do not inclu ore space is	ude any	
	reditors have priority	unsecured claims agai	nst you?				
	Go to Part 2.		,				
=	30 to Fait 2.						
∐ Yes.			has made them are uniquity.	annual eleine liet the enedited conservat		alaina Fan	
each clai nonpriorit unsecure	m listed, identify what ty amounts. As much a ed claims, fill out the Co	type of claim it is. If a class s possible, list the claim ontinuation Page of Part	aim has both priority and nonpr ns in alphabetical order accordi 1. If more than one creditor ho	secured claim, list the creditor separate iority amounts, list that claim here and ng to the creditor's name. If you have a lots a particular claim, list the other cre	show both p more than tw	oriority and vo priority	
(For an e	explanation of each type	e of claim, see the instri	uctions for this form in the instru	·	otal claim	Priority	Nonpriority
						amount	amount
Part 2:	List All of Your NONP	RIORITY Unsecured Cla	ims				
3. Do anv c	reditors have nonprio	rity unsecured claims	against vou?				
_ `	•	•		r other ashedules			
Yes.	Tou have nothing to re	port in this part. Submin	this form to the court with you	other scriedules.			
nonpriorit included	ty unsecured claim, list	the creditor separately one creditor holds a par	for each claim. For each claim	or who holds each claim. If a creditor listed, identify what type of claim it is. itors in Part 3.If you have more than the	Do not list cl	laims already	
City	of Chicago - EMS						Total claim \$ 951.00
7.1	r's Name	L	ast 4 digits of account number				\$_951.00
	7 Treasury Center		Vhen was the debt incurred?				
Numbe	r Street						
			As of the date you file, the claim	is: Check all that apply.			
Chico			Contingent				
Chica City	igo	IL 60694 State Zip Code	Unliquidated				
	es the debt? Check one		Disputed				
Debto	or 1 only						
Debto	or 2 only		ype of NONPRIORITY unsecure	ed claim:			
Debto	or 1 and Debtor 2 only	Ļ	Student loans				
At lea	ast one of the debtors and	another	Obligations arising out of a sepa				
	ck if this claim relates to	оа	that you did not report as priority				
	munity debt aim subject to offest?	L	Debts to pension or profit-sharin	g plans, and other similar debts			
No	a outspect to onest?		Other. Specify Medical/Den	tal Services			
Yes			Other. SpecifyWedical/Defi	Joi 11000			

Doc 1 Filed 05/06/16 Entered 05/06/16 16:42:29 Desc Main Case 16-15603 Page 20 of 57<sub>Number (if known)</sub> Document Jacquita Lazette Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page

After li	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.2	Comcast	Last 4 digits of account number 7057	<u>\$ 150.00</u>
	Creditor's Name	2020 44	
	800 SW 39th St.	When was the debt incurred? 2009-14	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Renton WA 98057	Unliquidated	
v	City State Zip Code  Who owes the debt? Check one.	Disputed	
ľ	Debtor 1 only		
7	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
}	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	=	that you did not report as priority claims	
"	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
l:	s the claim subject to offest?		
	No	Other. Specify Cable Bill	
	Yes		
4.3	Commonwealth Edison	Last 4 digits of account number	<u>\$450.00</u>
	Creditor's Name		
	3 Lincoln Center 4th Floor	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Oakbrook Terrace IL 60181	Unliquidated	
v	City State Zip Code  Who owes the debt? Check one.	Disputed	
İ	Debtor 1 only		
l i	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
1	Debtor 1 and Debtor 2 only	Student loans	
1	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
"	community debt	Debts to pension or profit-sharing plans, and other similar debts	
<u> </u>	s the claim subject to offest?		
	No	Other. Specify Utility Bills/Cellular Service	
	Yes		
4.4	Community Pathology	Last 4 digits of account number	\$ <u>282.24</u>
	Creditor's Name	Miles was the debt incomed?	
	PO Box 5957	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Carol Stream IL 60197	Contingent	
	City State Zip Code	Unliquidated	
V	Vho owes the debt? Check one.	Disputed	
[	Debtor 1 only		
[	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
[	Debtor 1 and Debtor 2 only	Student loans	
[	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
1	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
!	s the claim subject to offest?		
	No	Other. Specify	
	Yes		

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Case Number (if known) Document Jacquita Lazette Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Fed. Loan Serv. \$ 12,100.00 Last 4 digits of account number

4.5		Last 4 digits of account number	¥
	Creditor's Name		
	Po Box 60610	When was the debt incurred? 2015	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Harrisburg PA 17106		
	City State Zip Code	Unliquidated	
	Who owes the debt? Check one.	Disputed	
		_	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	At least one of the debtors and another		
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	<del>-</del>	
	No	Other. Specify	
	<b>=</b>	Other. Specify	
_	Yes Cueronty Book		+ 160.00
4.6	Guaranty Bank	Last 4 digits of account number	<u>\$ 160.00</u>
	Creditor's Name		
	161 W. Wisconsin Ave.	When was the debt incurred?	
	Number Street		
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Milwaukee WI 53203		
	City State Zip Code	Unliquidated	
	Who owes the debt? Check one.	☐ Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	<del>-</del>	
	No	Other. Specify Credit Card or Credit Use	
		Other: Specify	
	Yes Hely Creek Heavite!		↑ F40 00
4.7	Holy Cross Hospital	Last 4 digits of account number	<u>\$ 540.00</u>
	Creditor's Name		
	2701 W. 68th St.	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago IL 60629		
	City State Zip Code	Unliquidated	
	Who owes the debt? Check one.	Disputed	
	Debter 1 only		
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Medical/Dental Services	
	Yes	Outon opposity	

4.8 Illinois Dept. Transportation	Last 4 digits of account number	\$ <u>2,000.00</u>
Creditor's Name	When was the debt incurred?	
3215 Executive Park Dr.	when was the dept incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Springfield IL 62766-0001	Unliquidated	
City State Zip Code  Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Auto Accident	
Yes	Other. Specify	
4.9 Illinois State Toll Hwy Auth	Last 4 digits of account number	<b>\$</b> 2,500.00
Creditor's Name		-
2700 Ogden Ave.	When was the debt incurred?	
Number Street		
	As of the date way file the alaim in Observal the days	
	As of the date you file, the claim is: Check all that apply.	
Downers Grove IL 60515-1703	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	that you did not report as priority claims	
Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	Debte to perior of profit criaining plane, and early criminal debte	
No	Other. Specify Fines	
Yes	Other. Specify 1 mos	
4.10 Just Energy	Last 4 digits of account number	\$ <u>200.00</u>
Creditor's Name	<del></del>	
900 Oakmont In	When was the debt incurred?	
Number Street		
	As of the date you file the claim is: Check all that apply	
	As of the date you file, the claim is: Check all that apply.	
Westmont IL 60559	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	<u> </u>	
No	Other. Specify Utility Bills/Cellular Service	
Yes	- · · · · · · · · · · · · · · · · · · ·	

Page 23 of 57 Document Jacquita Lazette Debtor 1

Your NONPRIORITY Unsecured Claims - Continuation Page

After I	isting any entries on this page, number them be	ginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.11	Peoples Gas	Last 4 digits of account number	\$_550.00
	Creditor's Name		
	130 E. Randolph Dr.	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Chicago IL 60601-6207	Contingent	
	City State Zip Code	Unliquidated	
'	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	Debts to pension of profit-straining plans, and other similar debts	
	No	Other, Specify Utility Bills/Cellular Service	
	Yes	Other. Specify Utility Bills/Cellular Service	
4 12	Ralph Crandon LLC/Acorn Property	Last 4 digits of account number	<b>\$</b> 2,850.00
4.12	Creditor's Name	East 4 digits of account number	<del></del>
	PO Box 1181	When was the debt incurred? 2008-13	
	Number Street		
	Number Succe		
		As of the date you file, the claim is: Check all that apply.	
	Furnisher II COOM	Contingent	
	Evanston IL 60201	Unliquidated	
	City State Zip Code  Who owes the debt? Check one.	Disputed	
	Debtor 1 only	_	
	<b>=</b>	Time of MONDRIORITY improving a laim.	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	☐ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Housing/Rental/Lease	
_	Yes Contains		. 040.00
4.13	Sinai Health System	Last 4 digits of account number	<u>\$ 248.00</u>
	Creditor's Name	When we the debt in sumed?	
	2750 W. 15th Pl.	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago IL 60608	Unliquidated	
١.	City State Zip Code	Disputed	
	Who owes the debt? Check one.		
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	ls the claim subject to offest?		
	No	Other. Specify Medical/Dental Services	
	Yes		

Page 24 of 57 Lumber (if known) Document Jacquita Lazette Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page

After lis	sting any entries on this page, number them be	ginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.14	Sinai Health System	Last 4 digits of account number	\$ <u>540.00</u>
	Creditor's Name	When was the debt incurred?	
	2750 W. 15th Pl.	when was the dept incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Chicago II 60600	Contingent	
	Chicago IL 60608  City State Zip Code	Unliquidated	
_ v	City State Zip Code /ho owes the debt? Check one.	Disputed	
ΙГ	Debtor 1 only		
ΙĒ	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
l ř	Debtor 1 and Debtor 2 only	Student loans	
l i	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
l i	Check if this claim relates to a	that you did not report as priority claims	
-	community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is	the claim subject to offest?		
	No	Other. Specify Medical/Dental Services	
	Yes		
4.15	Sinai Health System	Last 4 digits of account number	\$ <u>1,802.11</u>
	Creditor's Name		
	1500 S. California Ave.	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	01:	Contingent	
	Chicago IL 60608-1729	Unliquidated	
v	City State Zip Code /ho owes the debt? Check one.	Disputed	
Ιг	Debtor 1 only	_	
l ř	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
l ř	Debtor 1 and Debtor 2 only	Student loans	
F	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
}		that you did not report as priority claims	
-	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is	the claim subject to offest?	Dobbe to period of profit offaring plane, and other offinial dobbe	
	No	Other. Specify Medical/Dental Services	
	Yes		
4.16	SLM Financial Corp.	Last 4 digits of account number 0126	\$ <u>0.00</u>
	Creditor's Name	2010	
	11100 USA Pkwy	When was the debt incurred? 2010	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Fishers IN 46037	Unliquidated	
14	City State Zip Code  /ho owes the debt? Check one.	Disputed	
"			
	Debtor 1 only	Turns of MONDPIODITY are assured alaims	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
<u> </u>	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
L	Check if this claim relates to a	that you did not report as priority claims	
le	community debt the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Other Specify	
	Yes	Other. Specify	

Official Form 106E/F

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4.17 State Collection Serv.	Last 4 digits of account number 9597	\$ <u>300.00</u>
Creditor's Name		
2509 S. Stoughton Rd.	When was the debt incurred? 2007-12	
Number Street		
- Number Cast		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Madison WI 53716		
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
<b> </b>	Obligations arising out of a separation agreement or divorce	
At least one of the debtors and another		
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Medical Debt	
I	Other. Specify	
Yes State Form Mutual		<b>2</b> 000 00
4.18 State Farm Mutual	Last 4 digits of account number	<u>\$ 2,000.00</u>
Creditor's Name		
One State Farm Plaza	When was the debt incurred?	
Number Street		
- Number Custo		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Bloomington IL 61710		
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
	_	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
At least one of the debtors and another		
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Auto Accident	
Yes	Other. Specify	
LIC Callular		\$ 300.00
4.13	Last 4 digits of account number	\$ <u>300.00</u>
Creditor's Name		
PO Box 7835	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
	Contangent	
Madison WI 53707-7835		
	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Unliquidated	
City State Zip Code  Who owes the debt? Check one.  Debtor 1 only	☐ Unliquidated ☐ Disputed	
City State Zip Code  Who owes the debt? Check one.  Debtor 1 only Debtor 2 only	Unliquidated Disputed  Type of NONPRIORITY unsecured claim:	
City State Zip Code  Who owes the debt? Check one.  Debtor 1 only	☐ Unliquidated ☐ Disputed	
City State Zip Code  Who owes the debt? Check one.  Debtor 1 only Debtor 2 only	Unliquidated Disputed  Type of NONPRIORITY unsecured claim:	
City State Zip Code  Who owes the debt? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Unliquidated Disputed  Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce	
City State Zip Code  Who owes the debt? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a	Unliquidated Disputed  Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
City State Zip Code  Who owes the debt? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt	Unliquidated Disputed  Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce	
City State Zip Code  Who owes the debt? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest?	Unliquidated Disputed  Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
City State Zip Code  Who owes the debt? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt	Unliquidated Disputed  Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims	

Record # 698667

Debtor 1 Jacquita Lazette Dacksoment Page 26 of 57 Case Number (if known)

List Others to Be Notified for a Debt That You Already Listed

City

e Middle Name Last

State Zip Code

2, then list the collection agency here. Similarly, if you have	for a debt you more than one	ccy, for a debt that you already listed in Parts 1 or 2. For ou owe to someone else, list the original creditor in Parts 1 or one creditor for any of the debts that you listed in Parts 1 or 2, list the tified for any debts in Parts 1 or 2, do not fill out or submit this page.
Comcast		On which entry in Part 1 or Part 2 list the original creditor?
Name PO Box 3002	_	Line 2 of (Check one): Part 1: Creditors with Priority Unsecured Claims
Number Street	=	Part 2: Creditors with Nonpriority Unsecured Claims
Southeastern PA City State Zip C	- 19398 - Code	Last 4 digits of account number 7057
Clerk, First Mun Div	_	On which entry in Part 1 or Part 2 list the original creditor?
Name 50 W. Washington St., Rm. 1001		Line 12 of (Check one): Part 1: Creditors with Priority Unsecured Claims
Number Street	-	Part 2: Creditors with Nonpriority Unsecured Claims
Chicago IL	60602	Last 4 digits of account number

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Schedule E/F: Creditors Who Have Unsecured Claims

Jacquita Debtor 1

Lazette

Document

Page 27 of 57<sub>Case Number (if known)</sub>

Add the Amounts for Each Type of Unsecured Claim

	nounts of certain types of unsecured claims. This information is f ounts for each type of unsecured claim.	or statistical r	eporting purposes only. 28 U.S.C. §
			Total claim
Fotal claims from Part 1	6a. Domestic support obligations	6a.	\$0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. <b>Other.</b> Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00
	6e. <b>Total.</b> Add lines 6a through 6d.	6e.	\$0.00
			Total claim
otal claims	6f. Student loans	6f.	\$12,100.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00
	6i. <b>Other.</b> Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$15,823.35
	6j. <b>Total.</b> Add lines 6f through 6i.	6j.	\$27,923.35

		Caso 16	15602 Doc 1 1	Filad 05/06/16	Entered 05/	/06/16 16:42:29	Desc Main	
Fil	I in this in	formation to identi	fy your case:		8 of 5	7		
De	ebtor 1	Jacquita	Lazette	Jackson				
De	ebtor 2	First Name	Middle Name	Last Name				
	oouse, if filing)	First Name	Middle Name	Last Name	•			
Ur	nited States	Bankruptcy Court for t	he: <u>NORTHERN</u> District of _					
	ase Number f known)			(State)			Check if this is a amended filing	n
Offi	icial F	orm 106G					_	
			ry Contracts and	Unexpired Lea	ises			12/1
Be as	complete	and accurate as po	ossible. If two married people led, copy the additional page	e are filing together, bot	h are equally respons	sible for supplying correct this page. On the top of	t any	
additi	onal page	s, write your name	and case number (if known).	•			-	
1. D	_		ontracts or unexpired leases' bmit this form to the court with		ou have nothing else	to report on this form		
	_		ation below even if the contrac					
	_ 100.11		audit bolow even ii tile contrac		Concadio 7 8 B. 1 10po	<i>iy</i> (emolar om 100/12)		
			company with whom you ha					
	<b>xample, re</b> nexpired le		ell phone). See the instruction	ns for this form in the inst	ruction booklet for mo	re examples of executory co	contracts and	
ı	Person or	company with who	om you have the contract or l	ease	Stat	e what the contract or leas	se is for	
2.1								
	Name				-			
	Number	Street			_			
	Number	Sueet						
	City		State Zip	Code	_			
2.2					_			
	Name							
	Number	Street			_			
	City		State Zip	Code	_			
2.3	Oity							
2.0	Name				-			
					_			
	Number	Street						
	City		State Zip	Code	_			
2.4								
	Name				-			
	Number	Street			_			
	Number	oucci						
	City		State Zip	Code				
2.5								
	Name							
	Number	Street			_			

State Zip Code

City

Fill in this inf	formation to identi	ify your case:	
Debtor 1	Jacquita	Lazette	Jackson
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States I	Bankruptcy Court for	the : <u>NORTHERN</u> District of <u>I</u>	
Case Number			(State)
(If known)			_

# Official Form 106H

Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

any Ao	dditional Pa	ages, write your name and	I case number (if known). Answ	er every questi	on.
1. <b>D</b> c	o you have	any codebtors? (If you are	e filing a joint case, do not list eith	ner spouse as a	codebtor.)
	No.				
	Yes				
			in a community property state of evada, New Mexico, Puerto Rico,	= :	ommunity property states and territories include gton, and Wisconsin.)
	No. Go t	to line 3.			
	Yes. Did	I your spouse, former spous	se, or legal equivalent live with yo	ou at the time?	
	_	s. Inwhich community state	or territory did you live?	·	Fill in the name and current address of that person.
	Name	e of your spouse, former spouse or le	egal equivalent		
	Numb	per Street			
	City		State	Zip Cod	9
S		F, or Schedule G to fill out	Column 2.		Column 2: The creditor to whom you owe the debt
0.4					Check all schedules that apply:
3.1					Schedule D, line
	Name				Schedule E/F, line
	Number	Street			Schedule G, line
	City		State	Zip Code	
3.2					Schedule D, line
	Name				Schedule E/F, line
	Number	Street			Schedule G, line
	City		State	Zip Code	
3.3					Schedule D, line
	Name				Schedule E/F, line
	Number	Street			Schedule G, line
	City		State	Zip Code	

Debtor 1    Debtor 1   Jacquita   Lazette   Jackson					<u></u> 01 31	
First Name Middle Name Last Name  Debtor 2 (Spouse, if filing) First Name Middle Name Last Name  United States Bankruptcy Court for the :NORTHERN DISTRICT OF ILLINOIS  Case Number	Fill in this in	formation to identi	fy your case:			
Debtor 2 (Spouse, if filling) First Name Middle Name Last Name  United States Bankruptcy Court for the:NORTHERN DISTRICT OF ILLINOIS  Case Number	Debtor 1	Jacquita	Lazette	Jackson		
United States Bankruptcy Court for the : NORTHERN DISTRICT OF ILLINOIS  Case Number (If known)  Check if this is:  An amended filing  A supplement showing post-pechapter 13 income as of the form.		First Name	Middle Name	Last Name		
United States Bankruptcy Court for the :NORTHERN DISTRICT OF ILLINOIS Check if this is: An amended filing A supplement showing post-pechapter 13 income as of the fo	Debtor 2					
Case Number Check if this is:  An amended filing   A supplement showing post-pe chapter 13 income as of the fo	(Spouse, if filing)	First Name	Middle Name	Last Name		
An amended filing  A supplement showing post-pe chapter 13 income as of the fo	Case Numbe				Check if the	his is:
chapter 13 income as of the fo	(If known)				An a	mended filing
fficial Form 106I					A su	pplement showing post-petition
fficial Form 106I					chap	ter 13 income as of the followin
	fficial F	orm 106I				/ DD / YYYY

#### **Schedule I: Your Income**

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Describe Employment				
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed		Employed  Not employed
	Include part-time, seasonal, or self-employed work.	Occupation	CNA		
	Occupation may Include student or homemaker, if it applies.	Employers name	Greenview		
		Employers address	,		,
		How long employed there?	Approx. 3 months	<u> </u>	
Pa	rt 2: Give Details About Monthl	y Income			
	Estimate monthly income as of the spouse unless you are separated. If you or your non-filing spouse has lines below. If you need more space	ve more than one employer, combi	ine the information for a		
				For Debtor 1	For Debtor 2 or non-filing spouse
2.		y and commissions (before all pay calculate what the monthly wage we		\$2,080.00	\$0.00
3.	Estimate and list monthly overting	me pay.		\$0.00	\$0.00
4.	Calculate gross income. Add line	e 2 + line 3.		\$2,080.00	\$0.00

 Official Form 106I
 Record #
 698667
 Schedule I: Your Income
 Page 1 of 2

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Debtor 1

 
 Jacquita
 Lazette
 Document Jackson

 First Name
 Middle Name
 Last Name

Case Number (if known) \_

				For Debtor 1		Debtor 2 or n-filing spouse		
	Copy	y line 4 here	4.	\$2,080.00		\$0.00	]	
5. <b>L</b>	ist all	payroll deductions:	_	_			=	
	5a. <b>T</b>	ax, Medicare, and Social Security deductions	5a.	\$546.52		\$0.00		
	5b. <b>N</b>	landatory contributions for retirement plans	5b.	\$0.00		\$0.00		
	5c. <b>V</b>	oluntary contributions for retirement plans	5c.	\$0.00		\$0.00		
	5d. <b>F</b>	Required repayments of retirement fund loans	5d.	\$0.00		\$0.00		
	5e. lı	nsurance	5e.	\$0.00		\$0.00		
	5f. <b>C</b>	Oomestic support obligations	5f.	\$0.00		\$0.00		
	5g. <b>L</b>	Inion dues	5g.	\$0.00		\$0.00		
	5h. <b>C</b>	Other deductions. Specify:	5h.	\$0.00		\$0.00		
6. <b>A</b>	dd the	payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$546.52		\$0.00		
7. C	alcula	te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$1,533.48		\$0.00	l	
8. <b>L</b> i	st all	other income regularly received:					1	
	8a.	Net income from rental property and from operating a business,						
		profession, or farm						
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total						
		monthly net income.	8a.	\$0.00		\$0.00		
	8b.	Interest and dividends	8b.	\$0.00		\$0.00		
	8c.	Family support payments that you, a non-filing spouse, or a	8c.	\$ 0.00		\$ 0.00		
		dependent regularly receive						
		Include alimony, spousal support, child support, maintenance, divorce						
		settlement, and property settlement.						
	8d.	Unemployment compensation	8d.	\$0.00		\$0.00		
	8e.	Social Security	8e.	\$0.00		\$0.00		
	8f.	Other government assistance that you regularly receive	8f.	\$194.00		\$0.00		
		Include cash assistance and the value (if known) of any non-cash						
		assistance that you receive, such as food stamps (benefits under the						
		Supplemental Nutrition Assistance Program) or housing subsidies.						
		Specify:						
	8g.	Pension or retirement income	8g. 	\$0.00		\$0.00		
	8h.	Other monthly income. Specify:	8h	\$0.00		\$0.00		
9.	Add	all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9	\$194.00		\$0.00		
10.		ulate monthly income. Add line 7 + line 9.	10.	\$1,727.48 +		\$0.00	= [	\$1,727.48
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	_				_	
11.	State	e all other regular contributions to the expenses that you list in Schedule	∍ J.					
	Inclu	de contributions from an unmarried partner, members of your household, yo	our dependen	ts, your roommates, and	b			
		friends or relatives.						
		ot include any amounts already included in lines 2-10 or amounts that are n		o pay expenses listed in	Sched	lule J.		**
	Spec	jify:					11.	\$0.00
12.		the amount in the last column of line 10 to the amount in line 11. The res		•			Г	
		e that amount on the Summary of Schedules and Statistical Summary of Ce		es and Related Data, if i	tapplies	3	12.	\$1,727.48
13.	_	ou expect an increase or decrease within the year after you file this form	1?					
	N X							
	П,	∕es. Explain:						

Fill in this in	nformation to identify	your case:				
Debtor 1	Jacquita	Lazette	Jackson	Check if this is:		
	First Name	Middle Name	Last Name	An amende	Ū	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		ent showing post of the following d	-petition chapter 13 late:
United States	s Bankruptcy Court for the	: <u>NORTHERN DISTRICT O</u>	F ILLINOIS			
Case Numbe	r		_	MM / DD /	YYYY	
Official F	106 l				-	2 because Debtor 2
	<u>form 106J</u>			maintains a	a separate house	hold.
	le J: Your E	_				12/14
				are equally responsible for supplyinges, write your name and case num	-	
Part 1:	Describe Your Househo	ld				
=	Go to line 2.  Does Debtor 2 live in  No.	a separate household? ust file a separate Schedul	e J.			
_	have dependents?	No X Yes Fill out	this information for	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Debtor 2		100.1 111 001	dent	Daughter	15	No
Do not s	state the dependents'					Yes
				Daughter	9	No X Yes
				Daughter	3	No
					_	Yes X No
						Yes
						x No
						Yes
expense	expenses include es of people other that f and your dependents	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1				
Part 2:	Estimate Your Ongoing	Monthly Expenses				
-	of a date after the bank			m as a supplement in a Chapter 13 , check the box at the top of the for		
	=	-cash government assista ed it on <i>Schedule I: Your I</i>	=		Y	our expenses
4. The ren	tal or home ownershi	p expenses for your reside	ence. Include first mortgag	e payments and		
	t for the ground or lot.				4.	\$300.00
	cluded in line 4:					<b>#0.00</b>
	eal estate taxes operty, homeowner's,	or renter's insurance			4a. 4b.	\$0.00 \$0.00
		air, and upkeep expenses			40. 4c.	\$0.00
	•	n or condominium dues			4d.	\$0.00

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Case Number (if known) \_\_

Lazette Jacquita

Debtor 1

First Name Middle Name Last Name Your expenses \$0.00 5 Additional Mortgage payments for your residence, such as home equity loans 6. **Utilities:** \$117.00 6a. 6a. Electricity, heat, natural gas \$50.00 6b. Water, sewer, garbage collection \$330.00 Telephone, cell phone, internet, satellite, and cable service \$ 0.00 Other. Specify: 6d. \$350.00 7. 7. Food and housekeeping supplies \$0.00 8. 8. Childcare and children's education costs \$115.00 9. Clothing, laundry, and dry cleaning 10. \$115.00 10. Personal care products and services \$75.00 11. Medical and dental expenses 11. \$150.00 **Transportation.** Include gas, maintenance, bus or train fare. 12. Do not include car payments. \$50.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books \$0.00 Charitable contributions and religious donations 14. 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. \$0.00 15a. 15a Life insurance \$0.00 15b. Health insurance 15b. \$0.00 15c. Vehicle insurance 15c. \$0.00 15d. 15d. Other insurance. Specify: 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16 17. Installment or lease payments: \$0.00 17a. 17a. Car payments for Vehicle 1 \$0.00 17b. Car payments for Vehicle 2 17b \$0.00 17c. 17c. Other. Specify:\_ \$0.00 17d. Other. Specify: 17d. 18. Your payments of alimony, maintenance, and support that you did not report as deducted \$0.00 from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. \$0.00 19. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a. \$ 0.00 20b. \$ 0.00 20b. Real estate taxes \$ 0.00 20c. Property, homeowner's, or renter's insurance 20c. \$ 0.00 20d. 20d. Maintenance, repair, and upkeep expenses \$ 0.00 20e 20e. Homeowner's association or condominium dues

Official Form 106J Record # 698667 Schedule J: Your Expenses Case 16-15603 Doc 1 Filed 05/06/16 Entered 05/06/16 16:42:29 Desc Main Document Page 34 of 57

Debtor	1 Jacqu	lita Lazett	e Jacksor	Case Num	nber (if known)	
	First Nar	ne Middle Nar	ne Last Name			
21.	Other. S	pecify: Postage/Bank Fees (\$	75.00),		21.	\$75.00
22	Your moi	nthly expense: Add lines 4 th	rough 21.		22.	\$1,727.00
	The resul	t is your monthly expenses.				_
23.	Calculate	your monthly net income.				
	23a.	Copy line 12 (your comibine	d monthly income) from Sche	edule I.	23a	\$1,727.48
	23b.	Copy your monthly expense	s from line 22 above.		23b. <b>-</b>	\$1,727.00
	23c.	Subtract your monthly expe	nses from your monthly incom	ne.	23c.	\$0.48
		The result is your monthly n			200.	ΨΟΙΙΟ
24.	-	•	•	e year after you file this form?		
				ne year or do you expect your  n to the terms of your mortgage?		
	X No	payment to increase or decre	ase because of a mounication	To the terms of your mortgage:		
	Yes.	Explain Here:				
	163.	Explain Fiere.				

 Official Form 106J
 Record #
 698667
 Schedule J: Your Expenses
 Page 3 of 3

### Official Form 106 Dec

### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT an	attorney to help you fill out bankruptcy forms?
No	
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have read the correct.	e summary and schedules filed with this declaration and that they are true and
🗶 /s/ Jacquita Lazette Jackson	<b>x</b>
Signature of Debtor 1	Signature of Debtor 2
Date_05/02/2016	Date
MM / DD / YYYY	MM / DD / YYYY

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Fill in this in	formation to ident	ify your case:	
Debtor 1	Jacquita First Name	Lazette Middle Name	Jackson  Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of _	
Casa Number			(State)
Case Number (If known)			_

# Official Form 107

#### Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

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Debtor 1 Jacquita Lazette Jackson Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, Wages, commissions, \$1,272 From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, \$17,000 Wages, commissions, For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2015) Operating a business Operating a business Wages, commissions, \$16,939 Wages, commissions, For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2014) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) Food stamps \$194/month From January 1 of current year until the date you filed for bankruptcy: Food stamps \$1.344 For last calendar year: (January 1 to December 31, 2015) Food stamps For last calendar year: \$2,328 (January 1 to December 31, 2014)

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Jacquita Lazette Jackson Case Number (if known)

	First Name Middle Name	Last Name						
Pa	Part 3: List Certain Payments You Made Before You Filed for Bankruptcy							
06	Are either Debtor 1's or Debtor 2's debts primarily consumer debts?							
	No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."  During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225* or more?							
	☐ No. Go to line 7.							
	Yes. List below each creditor to whom you paid a total of \$6,225* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.  * Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.							
	Yes. <b>Debtor 1 or Debtor 2 or both have primarily consumer debts.</b> During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?  No. Go to line 7.							
	Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.							
		Dates of payments	Total amount paid	Amount you still o	owe Was this payment for			
07	Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.							
	Yes. List all payments to an insider.							
	Tes. List all payments to an insider.	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment			
80								
	■ No.  Yes. List all payments to an insider.							
		Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name			
P	art 4: Identify Legal actions, Repossessions, and Forec	losures						

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Depti	or 1	Jacquila	Lazette	Jackson	Case Number (If known)			
		First Name	Middle Name	Last Name				
09	List		uding personal injury cas		t action, or administrative proceeding? s, collection suits, paternity actions, support o	or custody		
	$\Box$	_						
	╚							
		Yes. Fill in the details	•					
				Nature of the case	Court or agency	Status of the case		
		Ralph Crandon LLC	v. Jacquita	small claims	Cook County Circuit Court	Pending		
		Jackson, 13-M1-113	3368			On appeal		
						Concluded		
						Concluded		
						<del></del>		
10	Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below.							
		No. Go to line 11						
	П	Yes. Fill in the informa	ation below.					
	_							
11			ou filed for bankruptcy, ment because you owed		nk or financial institution, set off any amou	nts from your accounts		
		No. Go to line 11						
	=	Yes. Fill in the information	ation helow					
12	_			as any of your property in the p	ossession of an assignee for the benefit of	creditors a		
12	cou	rt-appointed receiver	, a custodian, or anothe		ossession of an assignee for the benefit of	creditors, a		
	=	No. Yes.						
٠.	art 5	List Certain Gifts	and Contributions					
				did al a	-llf th #0000			
13	VVIT	nin 2 years before yo	u filed for bankruptcy, (	aid you give any giπs with a tot	al value of more than \$600 per person?			
		No.						
		Yes. Fill in the details	for each gift.					
14	Wit	hin 2 years before yo	u filed for bankruptcy, o	did you give any gifts or contrib	outions with a total value of more than \$600	to any charity?		
	_		,	, , , , ,		, ,		
	_	No.						
	Ц	Yes. Fill in the details	for each gift.					
i	art 6	List Certain Loss	es					
15		hin 1 year before you nbling?	filed for bankruptcy or	since you filed for bankruptcy,	did you lose anything because of theft, fire	e, other disaster, or		
		No.						
		Yes. Fill in the details	for each gift.					
F	art 7	List Certain Payr	nents or Transfers					
16	abo	ut seeking bankrupto	cy or preparing a bankri	uptcy petition?	your behalf pay or transfer any property to			
	_		annapicy petition prep	arcis, or creak counseling age	ncies for services required in your bankrup	icy.		
		No.						
		Yes. Fill in the details						

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Filed 05/06/16 Entered 05/06/16 16:42:29 Desc Main Document Page 40 of 57 Jacquita Lazette Jackson Case Number (if known) First Name Middle Name Last Name Description and value of any property transferred Amount of payment **Party Contact Info** Date payment or transfer Geraci Law L.L.C. Payment/Value: \$1,895.00: \$815.00 55 E. Monroe Street #3400 paid prior to filing, balance to be paid Chicago,IL 60603 after case filing. **Party Contact Info** Description and value of any property transferred Date payment Amount of payment or transfer Credit Counseling Services 2016 \$25.00 Hananwill Credit Counseling 115 N. Cross St Robinson, IL 62454 17 Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. No. Yes. Fill in the details. 18 Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. Yes. Fill in the details for each gift. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)  $\prod$  Yes. Fill in the details for each gift. List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account number Type of account or Date account was Last balance before instrument closed, sold, moved. closing or transfer or transferred 21 Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No Yes. Fill in the details.

Describe the contents

Who else had access to it?

Do you still have it?

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Debtor 1	Jacquita	Lazette	Jackson	Case Number (if known)			
	First Name	Middle Name	Last Name				
22 <b>H</b>	ave you stored prope	erty in a storage unit or pl	ace other than your home within 1 y	year before you filed for bankruptcy?			
■ No.							
-	Yes. Fill in the detai	ile					
L	_ res. r iii iii tile detai		no else has or had access to it?	Describe the contents	Do you still		
					have it?		
Part	Identify Proper	ty You Hold or Control for	Someone Else				
	o you hold or control or someone.	any property that some	one else owns? Include any property	y you borrowed from, are storing for, or ho	ld in trust		
	No.						
Yes. Fill in the details.							
_	_		nere is the property?	Describe the property	Value		
Part	Give Details Ab	oout Environmental Informa	ition				
For th	e purpose of Part 10,	the following definitions	apply:				
ha	zardous or toxic sub	stances, wastes, or mate	rial into the air, land, soil, surface w	g pollution, contamination, releases of ater, groundwater, or other medium,			
inc	cluding statutes or re	gulations controlling the	cleanup of these substances, waste	es, or material.			
	-	n, facility, or property as a ate, or utilize it, including	=	w, whether you now own, operate, or utilize	<b>3</b>		
		ans anything an environr material, pollutant, contai	nental law defines as a hazardous v ninant, or similar term.	vaste, hazardous substance, toxic			
Repor	t all notices, releases	s, and proceedings that y	ou know about, regardless of when	they occurred.			
24 <b>H</b>	as any governmental	unit notified you that you	u may be liable or potentially liable	under or in violation of an environmental la	iw?		
	■ No.						
Ē	Yes. Fill in the detai	ils.					
_		Go	vernmental unit	Environmental law, if you know it	Date of notice		
25 ⊔.	ave you notified any	governmental unit of any	release of hazardous material?				
	_	governmental unit of any	release of flazardous fliaterial:				
	No.						
L	Yes. Fill in the detai						
		Go	vernmental unit	Environmental law, if you know it	Date of notice		
26 <b>H</b>	ave you been a party	in any judicial or adminis	strative proceeding under any envir	onmental law? Include settlements and ord	ders.		
	No.						
Ē	Yes. Fill in the detai	ils.					
_	_	Co	urt or agency	Nature of the case	Status of the case		
Part	111 Give Details Ab	out Your Business or Conn	ections to Any Business				
27 W	ithin 4 years before y	you filed for bankruptcy,	did you own a business or have any	of the following connections to any busin	ess?		
	_	·	rade, profession, or other activity, e				
	A member of a	limited liability company	(LLC) or limited liability partnership	(LLP)			
	☐ A partner in a p		. ,	` ,			
	= '	ctor, or managing executi	ve of a corporation				
	_		equity securities of a corporation				
		ioust 570 of the rothing of	oquity cocurrings of a corporation				
	No. None of the abo	ove applies. Go to Part 12					
	Yes. Check all that	apply above and fill in the	details below for each business.				

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First Name Middle Name Last Name  28 Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.	al
	al
No.	
Yes. Fill in the details.	
Date issued	
Part 12: Sign Below	
in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.  18 U.S.C. §§ 152, 1341, 1519, and 3571.	
★ /s/ Jacquita Lazette Jackson Signature of Debtor 1 Signature of Debtor 2 Signature of Debtor 3 Signatur	
Signature of Debtor 1	
Date 05/02/2016 Date	
Date	
Did you attach additional pages to <i>Your Statement of Financial Affairs for Individuals Filing for Bankruptcy</i> (Official Form 107)?  No  Yes  Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?	
Yes. Name of person Attach the Bankruptcy Petition Preparer's Notice,  Declaration, and Signature (Official F	

	Caso 16 1	your case:	3 of 5	06/16 16:42:29 7	Desc Main	
Debtor 1	Jacquita  First Name	Lazette  Middle Name	Jackson Last Name			
Debtor 2						
(Spouse, if filing)	) First Name	Middle Name	Last Name			
1		e : <u>NORTHERN DISTRICT OF</u>	ILLINOIS EASTERN			
DIVISION	_ District of _ <u>ILLINOIS</u>		(State)		Check if this is an amended filing	
Official F	orm 108					
		6	la Filia a Hadaa Obaataa 7			
			Is Filing Under Chapter 7			12/1
=	_	chapter 7, you must fill out	this form if:			
	ave claims secured by ased personal proper	your property, or ty and the lease has not exp	ired.			
=		-	ile your bankruptcy petition or by the date se	et for the meeting of credit	ors,	
whichever is e	earlier, unless the cou	rt extends the time for caus	e. You must also send copies to the creditors	s and lessors you list.		
If two married	people are filing toge	ther in a joint case, both are	e equally responsible for supplying correct in	formation.		
Both debtors	must sign and date th	e form.				
=			ded, attach a separate sheet to this form. On	the top of any additional p	ages,	
write your nan	me and case number (	if known).				
Part 1:	List Your Creditors Wh	no Have Secured Claims				
For any creating information	<del>-</del>	in Part 1 of Schedule D: Cr	editors Who Have Claims Secured by Proper	ty (Official Form 106D), fil	I in the	
Identify the	e creditor and the pro	perty that is collateral	What do you intend to do with the secures a debt?	property that	Did you claim the property as exempt on Schedule C?	
Creditor's	s		☐ Surrender the property		☐ No	
name:			Retain the property and	d redeem it		
Descripti	ion of		Treatment in property and		□ Yes	
DCSCHDII	1011 01		Retain the property and		Yes	
1				d enter into a	Yes	
property			Retain the property and Reaffirmation Agreeme	d enter into a ent.	Yes	
1			Retain the property and	d enter into a ent.	☐ Yes	
property	debt:		Retain the property and Reaffirmation Agreeme	d enter into a ent. d [explain]:		
property securing	debt:		Retain the property and Reaffirmation Agreemed Retain the property and	d enter into a ent. d [explain]:		
property securing  Creditor's name:	debt:		Retain the property and Reaffirmation Agreemed Retain the property and Surrender the property	d enter into a ent. d [explain]:  d redeem it		
property securing  Creditor's name:  Descripti	debt:		Retain the property and Reaffirmation Agreemed Retain the property and Surrender the property and Retain the property and Retain the property and Retain the property and	d enter into a ent. d [explain]:  d redeem it d enter into a		
property securing  Creditor's name:	s ion of		Retain the property and Reaffirmation Agreemed Retain the property and Surrender the property and Retain the	d enter into a ent. d [explain]:  d redeem it d enter into a ent.		

☐ No Creditor's ☐ Surrender the property name: Retain the property and redeem it Yes Retain the property and enter into a Description of Reaffirmation Agreement. property securing debt: Retain the property and [explain]: \_ □No Creditor's ☐ Surrender the property name: Retain the property and redeem it Yes Retain the property and enter into a Description of Reaffirmation Agreement. property securing debt: Retain the property and [explain]:

Statement of Intention for Individuals Filing Under Chapter 7

Official Form 108

Record # 698667

Page 1 of 2

Jacquita Case 16-15603

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List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed in Schedule G: Executory Contra	cts and Unexpired Leases (Official Form 106G).
fill in the information below. Do not list real estate leases. Unexpired leases are leases that	
ended. You may assume an unexpired personal property lease if the trustee does not assur	
Describe your unexpired personal property leases	Will the lease be assumed?
Lessor's name:	☐ No
	Yes
Description of leased	☐ fes
property:	
Lessor's name:	☐ No
	☐ Yes
Description of leased	
property:	
	П.,
Lessor's name:	No
Description of legand	☐Yes
Description of leased property:	
p. op o. vy.	
Lessor's name:	□No
Description of leased	□165
property:	
Lessor's name:	□No
	□Yes
Description of leased	
property:	
Lessor's name:	□No
Lessoi s name.	<del>_</del>
Description of leased	□Yes
property:	
Lessor's name:	□No
Description of leased	
property:	
Part 3: Sign Below	
Inder penalty of perjury, I declare that I have indicated my intention about any property of m	y estate that secures a debt and any
personal property that is subject to an unexpired lease.	
45	
★ /s/ Jacquita Lazette Jackson Signature of Debtor 1 Signature of Debtor 2	
Date	_
(VIIV) / 1717 / 1717 (VIIIV) / YYYY	

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B2030 (Form 2030) (12/15)

# United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

ín re		
Jacquita Lazette Jackson / Debtor	Case No	0:
	Chapter	r: Chapter 7
DISCLOSURE OF CO	OMPENSATION OF ATTORNEY FOR D	DEBTOR
1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016 compensation paid to me within one year before the filing of rendered or to be rendered on behalf of the debtor(s) in conte	the petition in bankruptcy, or agreed to be p	paid to me, for services
For legal services, I have agreed to accept	\$1,895.00	
Prior to the filing of this statement I have received	\$815.00	
Balance Due	\$1,080.00	
2. The source of the compensation paid to me was:		
Debtor(s) Other: (specify		
3. The source of compensation to be paid to me is:		
other. (speerly	2 M d 1 d	1 1
I have not agreed to share the above-disclosed compof my law firm.	ipensation with any other person unless they	are members and associates
L. L	and an instance of the state of	
I have agreed to share the above-disclosed compen		
<ol><li>In return for the above-disclosed fee, I have agreed to re case, including:</li></ol>	ender legal service for all aspects of the bank	kruptcy
<ul> <li>a. Analysis of the debtor's financial situation, and reroankruptcy;</li> </ul>	ndering advice to the debtor in determining v	whether to file a petition in
b. Preparation and filing of any petition, schedules, st	atements of affairs and plan which may be r	required;
c. Representation of the debtor at the meeting of cred	itors and confirmation hearing, and any adjo	ourned hearings thereof;
6. By agreement with the debtor(s), the above-disclosed fe	e does not include the following service:	
Fee does NOT include missed meeting or court	dates, amendments to schedules, advers	sary complaints or conversions to another
chapter, judicial lien avoidances, dischargeability actions, other	ner contested matters except the first meeting	g of creditors.
	CERTIFICATION	
I certify that the foregoing is a complete payment to	e statement of any agreement or arrangemen	nt for
me for representation of the debtor(s) in this	s bankruptcy proceedings.	
Date: 05/02/2016	/s/ Steven Scott Camp	
Date	Signature of Attorney	
	Geraci Law L.L.C.	
	Name of law firm	

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Geraci Law L.L.C.
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Canational Healquarters 95 E. Monfoll Street #1400 El Document
Date: 12/7/2015 Consultation Attorney:

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## **Chapter 7 Retainer Agreement**

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter7 bankruptcy under the following terms and conditions: Attorney fees for the Chapter 7 bankruptcy are \$ This amount does NOT INCLUDE court filing fees of \$335, or costs This fee is based on the anticipated amount of work required to complete my for credit counseling or financial management classes. case, and upon the information I have provided to date. If any information is incomplete or incorrect, the advice or Chapter may have to change, and this fee may have to be adjusted. This fee includes all work in the representation of my normal Chapter 7, including preparation of my bankruptcy petition, schedules and other documents, first341 meeting, reaffirmations, normal correspondence with my creditors and myself, but does NOT include excessive work caused by you, missed 341 meetings, reopening the case, amendments to schedules, work on audits or asset cases, objections to exemptions, conversion to another chapter, evidentiary hearings, other contested matters or motions, or adversary proceedings, because these cannot be predicted in setting a flat fee. For work done on these matters, we bill between \$275/hr and \$450/hr for attorney time, based on the attorney doing the work, and \$85 to \$125/hr paralegal time. I agree that more than one attorney and paralegal will work on my case. Fees are "flat fees" and "advance payment retainers" for pre-filing work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". You may elect to be billed on an hourly basis, but we have found a flat fee is cheaper and benefits you. If this contract is terminated by either party prior to the filing of the case, the firm will refund unearned fees based on the above rates with an accounting, and on request, submit any dispute to binding arbitration within30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed. I understand that bankruptcy laws only allow me to protect a certain amount of my property, and if I have any unprotected property, I understand my Chapter 7 Trustee can sell it if I do not or cannot buy out the Trustee's interest and that the U.S. Trustee may object to my filing a Chapter 7 if they believe I have excess income and should be filing a Chapter 13. I agree to fully cooperate with my attorneys and provide all information requested at any point during the case. I understand that if I do not fully cooperate or provide complete and accurate information, my attorneys may withdraw from representation of me, with the permission of the Court. If I have secured debts that I wish to retain (mortgages, financed vehicles or other financed property) that I may be required to sign a reaffirmation agreement with the creditor in order to keep the property, and I must remain current on my payments. Many mortgage and car companies refuse to reaffirm the debt but we have found that if you keep up your payments you keep the property anyway. Debts not discharged if they not paid in full: student loans; educational debts & tuition; most tax debts: unfiled, trust fund or late filed tax; undisclosed debts; support/maintenance debts; fines, debts incurred by fraud, or after the case is filed, future condo/HOA dues.or debts listed in your red or green folder as usually not discharged, or found non-dischargeable by a Judge. Representation limited to Bankruptcy Court We don't represent you in state court, or loan modifications or similar matters. I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition. I understand that if I fail to take my financial management class after filing but before discharge, my case may be closed without a discharge, and I will be required to pay fees and costs to have it reopened. I have received the 11U.S.C § 527(a) disclosures. Dated: (Joint Debtor)

Attorney for the Debtor(s), Representing Geraol Law L.L.C. rev 150511

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jacquita Lazette Jackson / Debtor

Judge:

### **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 05/02/2016 /s/ Jacquita Lazette Jackson

**Jacquita Lazette Jackson** 

X Date & Sign

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<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

B 201A (Form 201A) (11/11)

### UNITED STATES BANKRUPTCY COURT

## NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

### Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Form B 201A, Notice to Consumer Debtor(s)

In re Jacquita Lazette Jack

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deny your found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

### Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 05/02/2016	/s/ Jacquita Lazette Jackson	
	Jacquita Lazette Jackson	
Dated: 05/02/2016	/s/ Steven Scott Camp	
	Attorney: Steven Scott Camp	

Form B 201A. Notice to Consumer Debtor(s) Record # 698667 Page 2 of 2 Case 16-15603 Doc 1 Filed 05/06/16 Entered 05/06/16 16:42:29 Desc Main Document Page 50 of 57

Debt	tor 1 Jacquita	Lazette	<u>Jack</u> son	Case Number (if kno	wn)		
	First Name	Middle Name	Last Name	·			
Pa	Answer These Question	ns for Reporting Purposes					
16. What kind of debts do you have?		16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."  No. Go to line 16b. Yes. Go to line 17.					
	•		siness or investment or throug ne 16c.	ts? Business debts are debts that the special that the special the business of the business of the business of the business of the special that the special tha			
		16c. State the type of	f debts you owe that are not o	consumer debts or business debts	<b>s.</b>		
17.	Are you filing under Chapter 7?	No. I am not fil	ing under Chapter 7. Go to li	ne 18.	CONTRACTOR OF THE PROPERTY OF	<b>35</b>	
	Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?			imate that after any exempt prope unds will be available to distribute			
18.	How many creditors do you estimate that you owe?	■ 1-49 □ 50-99 □ 100-199 □ 200-999	□ 1,000 □ 5,001 □ 10,00		☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000		
19.	How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,00 \$100,001-\$500,0 \$500,001-\$1 mill	00	0,001-\$10 million 00,001-\$50 million 00,001-\$100 million 000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion		
20.	How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,0	\$10,0 \$50,0	0,001-\$10 million 00,001-\$50 million 00,001-\$100 million 000,001-\$500 million	☐ \$500,000,001-\$1 billion ☐ \$1,000,000,001-\$10 billion ☐ \$10,000,000,001-\$50 billion ☐ More than \$50 billion		
Par	Sign Below						
or	you	correct.  If I have chosen to file	under Chapter 7, I am aware	enalty of perjury that the informati that I may proceed, if eligible, un ef available under each chapter, a	der Chapter 7, 11,12, or 13		
		• •		ree to pay someone who is not ar required by 11 U.S.C. § 342(b).	n attorney to help me fill out		
	·	I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.  I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.  18 U.S.C. §§ 152, 1341, 1519, and 3571.					
		Signature of Debi	uto Jose 4, 11, 12016	Land ★ Signature of			
			MM / DD / YYYY		MM / DD / YYYY		

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Fill in this in	formation to identi	ify your case:				
Debtor 1	Jacquita	Lazette	Jackson			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States Bankruptcy Court for the : NORTHERN District of ILLINOIS (State)						
Case Number (If known)						

## Official Form 106 Dec

## **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below		
Did you pay or agree to pay someone who is NOT an attorn	ey to help you fill out bankrupt	cy forms?
■ No		
Yes. Name of Person	•	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
		•
Under penalty of perjury, I declare that I have read the sumr correct.	nary and schedules filed with t	his declaration and that they are true and
* Accounter Cockson	*	
Signature of Debtor 1	Signature of Debtor 2	
Date ://2016 MM / DD / YYYY	DateMM / DD / YY	<del>yy -</del>

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Debtor 1	Jacquita	Lazette	Jackson	Case Number (if known)			
	First Name	Middle Name	Last Name				

Part 1	1: Give Details About Your Business or Connections to Any Business					
27 W	thin 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?					
	A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time					
	☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)					
	A partner in a partnership					
	An officer, director, or managing executive of a corporation					
	An owner of at least 5% of the voting or equity securities of a corporation					
_						
	No. None of the above applies. Go to Part 12.					
Ц	Yes. Check all that apply above and fill in the details below for each business.					
	Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.					
	No.					
	Yes. Fill in the details.					
	Date issued					
Part 12	Sign Below					
ansv in co	e read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the vers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud mnection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.  S.C. §§ 152, 1341, 1519, and 3571.  Signature of Debtor 1  Signature of Debtor 2					
	Date					
Did y	ou attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?					
4	lo					
	'es					
Did y	ou pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?					
<b>1</b>	lo .					
□ Y	es. Name of person Attach the Bankruptcy Petition Preparer's Notice,					
	Declaration, and Signature (Official Form 119).					

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Part 2: List Your Unexpired Personal Property Leases  For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Follows)	rm 106G)
I in the information below. Do not list real estate leases. <i>Unexpired leases</i> are leases that are still in effect; the lease period has	
ided. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).	not yet
Describe your unexpired personal property leases	Will the lease be assumed?
Lessor's name:	No.
	☐ Yes
Description of leased	
property:	
Lessor's name:	□ No
	Yes
Description of leased	□ 165
property:	
Lessor's name:	□ No
Lossoi s name.	□ No □ Yes
Description of leased	⊔ Yes
property:	
Lessor's name:	□No
	— □Yes
Description of leased	□ res
property:	
Lessor's name:	□No
	 ∐Yes
Description of leased	штез
property:	
Lessor's name:	□No
	☐Yes
Description of leased	163
property:	
Lessor's name:	□No
	☐ Yes
Description of leased	163
property:	
art 8: Sign Below	
er penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any	
sonal property that is subject to an unexpired lease.	
Courte Coleson *	
Signature of Debtor 1 Signature of Debtor 2	
Date	

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## DISCLAIMERC Debitors have read and agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entityin connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor, . Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met: (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case IS filed in Court AND WE HAVE TO READ CHECK & MAKE SURE OUR RETITION IS ACCURA

1, , ,	OTILOR, & MARE SORE OUR PETITION IS ACCORDED	
Dated:/2016	Acicaluta Ibnism	X Date & Sign
	Vacquita Lazette Jackson	

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jacquita Lazette Jackson / Debtor

Bankruptcy Docket #:

Judge:

## **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: ( / (/) /2016

Jacquita Lazette Jackson

X Date & Sign

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Debtor 1	Jacquita	Lazette	Jackson	Case Number (if known)		
	First Name	Middle Name	Last Name	Odde Number (# Known)		
				White Control of the	Column B Debtor 2 or non-filing spouse	,
	nployment compens			\$0.00	\$0.00	
Do no unde	ot enter the amount i r the Social Security	f you contend that the amount r Act. Instead, list it here:	eceived was a benefit		<del></del>	
Fory	/ou					
Fory	our spouse					
9. Pens bene	sion or retirement in fit under the Social S	<b>come.</b> Do not include any amo Security Act.	unt received that was a	\$0.00	\$0.00	
Do n as a	ot include any benefi victim of a war crime	, a crime against humanity, or i	curity Act or navmente received			
10a	Other Governme	ent Assistance		\$194.00	\$ 0.00	
10b				\$ 0.00	\$0.00	
		eparate pages, if any.		\$194.00	\$0.00	
11. Calcı colun	ulate your total current.  Then add the total	ent monthly income. Add lines al for Column A to the total for C	2 through 10 for each	\$1,194.00 +	\$0.00 =	\$1,194.00
				**************************************		
Part 2:	Determine Whe	ther the Means Test Applies to 1	fa			
2. Calcu		onthly income for the year. Fo				····
12a.	Copy your total curr	ent monthly income from line 1	ff	Copy line 11 here	12a	\$1,194.00
		number of months in a year).		, ,	<b></b>	x 12
12b.	The result is your ar	nnual income for this part of the	form.		12b.	\$14,328.00
3. Calcu	late the median fam	ily income that applies to you	. Follow these steps:		***************************************	71-1,020.00
Fill in	the state in which yo	u live.				
	•		L IL			
FAI EN	the number of people	e in your nousenold.	1			
l o find	d a list of applicable r	come for your state and size of median income amounts, go on his list may also be available at	nouseholdline using the link specified in the se the bankruptcy clerk's office.	eparate	13.	\$49,741.00
4. How d	o the lines compare	97				
14a. [	x Line 12b is less that Go to Part 3.	an or equal to line 13. On the to	p of page 1, check box 1, <i>There is r</i>	no presumption of abuse.		
14b.	Line 12b is more th Go to Part 3 and fil	nan line 13. On the top of page of lout Form 122A-2.	1, check box 2, The presumption of	f abuse is determined by Form 122A-	2.	
Part 3:	Sign Below					
ı	∃y şîgning here, I ded	clare under penalty of perjury th	at the information on this statement	t and in any attachments is true and c	erroet	
	HOO ON Jako	uta Anka quita Lazette Jackson	<b>2</b> V1_		onecc.	
	Date:: 4 1	<u>19</u> 12016				
li	f you checked line 14	la, do NOT fill out or file Form 1	22A-2.			000000000000000000000000000000000000000
li	f you checked line 14	b, fill out Form 122A-2 and file	it with this form.			200 COMPAN

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Form B 201A, Notice to Consumer Debtor(s)

In re Jacquita Lazette Jackson / Debtor

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found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

## 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Jacquita Lazette Jackson

X Date & Sign

Dated: 1/1 1/2 /2016

Attorney: Hum Camp